

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

4 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-33134 RG  
SAMUEL MARTIN, Judge: GAMBARDELLA  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: OCTOBER 19, 2019  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: SM Initial Co-Debtor:

## Part 1: Payment and Length of Plan

a. The debtor shall pay \$           \*\*           per           MONTH           to the Chapter 13 Trustee, starting on           DECEMBER OF 2018           for approximately           60           months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

**Description:**

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

- \*\* i. \$19,250 paid in to date through October of 2019 (11 months)  
ii. \$13,751 to be paid on or before January 31, 2020  
iii. \$3,729 per month, starting in November of 2019, for a period of forty-nine (49) months

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$4,750 Balance Counsel Fee Due
INTERNAL REVENUE SERVICE	PRIORITY INCOME TAX LIABILITY	\$7,648.12 2017 TAX CLAIM, PRIORITY CLAIM
NJ DIVISION OF TAXATION	GROSS PRIORITY INCOME TAX LIABILITY	\$466.71

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
INTERNAL REVENUE SERVICE	TAX LIEN	\$46,681.57	\$3,000 (PERS. PROP.)	WELLS FARGO AS TO RP. IAO \$598,000	\$3,000 (PERS. PROPERTY)	N/A	\$3,000
NEW CENTURY; COMM. AFFAIRS	JUD. LIEN	\$1,093	\$125,000	SAME AS ABOVE	NO VALUE	N/A	NO VALUE
	JUD. LIEN	\$12,260	\$125,000	SAME AS ABOVE	NO VALUE	N/A	NO VALUE
WELLS FARGO HOME	MORTGAGE	\$596,000	\$125,000	NONE	\$173,744.41 (TOTAL)	INCLUDED	\$173,744.41

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
CITY OF NEWARK, WATER/SEWER DEPARTMENT	UNPAID WATER AND SEWER CHARGES RE: 57-59 TREACY ST., NEWARK, NJ	\$2,817.44

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
NEW CENTURY FINANCIAL	REAL PROP. RE: 57-59 TREACY ST., NEWARK, NJ	\$1,093	\$125,000	WELLS FARGO, FIRST MORTGAGE IAO \$598,000	NO VALUE	ENTIRE JUDG. LIEN IAO \$1,093
DEPT. OF COMMUNITY AFFAIRS	SAME	\$12,260	\$125,000	SAME	NO VALUE	ENTIRE JUDG. LIEN AND/OR STATUTORY LIEN IAO \$12,260

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
INTERNAL REVENUE SERVICE	PERS. PROP. & REAL PROP. 57-59 TREACY ST., NEWARK	\$46,681.57	\$3,000 PERS. PROP.; REAL ESTATE \$125,000	\$3,000 AS TO PERSONALTY; NO VALUE AS TO REAL ESTATE	\$43,681.57
WELLS FARGO MORTGAGE	TREACY ST., NEWARK	\$598,000	\$125,000	\$173,744.41 PER ORDER OF JUNE 26, 2019	\$459,875

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MARCH 30, 2019.

Explain below **why** the plan is being modified:  
TO ADDRESS THE PLAN ARREARAGE.

Explain below **how** the plan is being modified:  
THE NEW PLAN CALLS FOR PAYMENTS TO DATE, THEN PAYMENT OF THE ARREARAGE ON OR BEFORE 1-31-20 AND FINALLY PAYMENTS IAO \$3,729 PER MONTH, STARTING IN NOVEMBER OF 2019 FOR A PERIOD OF FORTY-NINE (49) MONTHS. NO OTHER MATIERAL CHANGES TO THE PLAN.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: OCTOBER 19, 2019

/S/ SAMUEL MARTIN  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: OCTOBER 19, 2019

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Samuel D Martin  
DebtorCase No. 18-33134-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 47

Date Rcvd: Oct 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2019.

db +Samuel D Martin, PO Box 1107, Newark, NJ 07101-1107  
cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BNC, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054c 08054-3437  
cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BNC, Phelan Hallinan & Schmieg, PC,  
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
517983656 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
517885909 +Bureau of Housing Inspection, PO Box 810, Trenton, NJ 08625-0810  
517885911 +City of Newark, PO Box 538, Water / Sewer Accounting, Newark, NJ 07101-0538  
517885910 +City of Newark, Division of Water Accounting, 920 Broad Street, Rm. 117,  
Newark, NJ 07102-2609  
517885912 +City of Newark, Department of Finance, 920 Broad Street, Room 104, Newark, NJ 07102-2609  
517885913 +City of Newark Dept. of Water & Sewer, Law Dept. RM 316, 920 Broad Street,  
Newark, NJ 07102-2672  
517885917 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
(address filed with court: Directv, PO Box 11732, Newark, NJ 07101)  
517885914 Department of Community Affairs, Bureau of Housing Inspection, PO Box 810,  
Trenton, NJ 08625-0810  
517885915 +Directv, PO Box 5007, Carol Stream, IL 60197-5007  
517885927 +New Century Financial, 7 Entin Road, Parsippany, NJ 07054-5020  
517983848 +New Century Financial Services, Inc., c/o Pressler, Felt & Warshaw, LLP., 7 Entin Road,  
Parsippany NJ 07054-5020  
517885935 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
517885933 PSEG, PO Box 14104, New Brunswick, NJ 08906-4104  
517885929 +Phelan, Hallinan & Diamond, Jones, PC, 400 Fellowship Road, Suite 100,  
Mount Laurel, NJ 08054-3437  
517885930 +Phelan, Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,  
Mount Laurel, NJ 08054-3437  
517885931 +Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
517885932 +Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054-5020  
517885938 +SLs, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386  
518132963 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)  
517885939 +Specialized Loan Servicing, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,  
Highlands Ranch, CO 80129-2386  
517885940 +Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219  
517885941 Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129  
517885942 +State of NJ - Dept. of Community Affairs, Attn: Compliance, 101 South Broad Street,  
PO Box 800, Trenton, NJ 08625-0800  
517984506 U.S. Bank National Association, as Trustee Et.Al., Wells Fargo Bank, N.A.,  
Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
517885948 +Wells Fargo Home Loans, 1 Home Campus, Des Moines, IA 50328-0001  
517885949 +Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962  
517885953 +Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
517885950 +Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437  
517885951 +Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355  
517885954 +Wells Fargo Home Mortgage, One Home Campus, Des Moines, IA 50328-0001  
517885952 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407  
517885956 +Wells Fargo Home Mortgage, Inc., PO Box 14471, Des Moines, IA 50306-3471

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 23:25:34 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 22 2019 23:25:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235517885908 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 23 2019 00:13:48 American InfoSource LP,  
4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901517885907 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 23 2019 00:13:09 American Infosource Lp,  
PO Box 248848, Oklahoma City, OK 73124-8848517885925 E-mail/Text: cio.bncmail@irs.gov Oct 22 2019 23:24:57 IRS, PO Box 219236,  
Kansas City, MO 64121517885937 +E-mail/Text: bankruptcy@pseg.com Oct 22 2019 23:24:13 PSEG, PO Box 490,  
Cranford, NJ 07016-0490517885936 E-mail/Text: bankruptcy@pseg.com Oct 22 2019 23:24:13 PSEG, PO Box 790,  
Cranford, NJ 07016-0790517885943 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Oct 22 2019 23:24:02  
Verizon, 500 Technology Drive, Saint Charles, MO 63304-2225517885944 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Oct 22 2019 23:24:02  
Verizon Bankruptcy, 500 Technology Drive, Saint Charles, MO 63304-2225517885945 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Oct 22 2019 23:24:02  
Verizon Bankruptcy South, PO Box 25087, Wilmington, DE 19899-5087

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 47

Date Rcvd: Oct 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517885947 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 22 2019 23:24:02  
Verizon Wireless, PO Box 105378, Atlanta, GA 30348-5378  
517885946 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 22 2019 23:24:02  
Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517885916\* ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
(address filed with court: Directv, PO Box 78626, Phoenix, AZ 85062)  
517885926\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, PO Box 9019, Holtsville, NY 11742)  
517885921\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, ACS Support - Stop 5050, PO Box 219236,  
Kansas City, MO 64121)  
517885923\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21126,  
Philadelphia, PA 19114)  
517885919\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)  
517885920\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Philadelphia, PA 19255-0010)  
517885924\* +IRS, PO Box 804527, Cincinnati, OH 45280-4527  
517885922\* +Internal Revenue Service, PO Box 309011, AMC 8228, Memphis, TN 38130-9011  
517885918\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517885928\* +New Century Financial Inc., 7 Entin Road, Parsippany, NJ 07054-5020  
517885934\* PSEG, PO Box 14104, New Brunswick, NJ 08906-4104  
517885955\* +Wells Fargo Home Mortgage, Inc., One Home Campus, Des Moines, IA 50328-0001

TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Samuel D Martin herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-6 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BNC MORTGAGE LOAN TRUST 2006-2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-2 nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BNC MORTGAGE LOAN TRUST 2006-2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-2 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin  
Form ID: pdf901

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 7